



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

JOB OPENING

TITLE: Health Benefit Advisor I (NOTE: this is a one-year grant funded position)

LOCATION: Life & Health Consumer Services, Division of Consumer Affairs
Jefferson City, Missouri

MINIMUM SALARY: \$34,596 (Salary will be commensurate with relevant qualifications and experience)

SCREENING DATE: Screening to begin November 28, 2014

DEFINITION:

This is mid-level professional work in the Department of Insurance, Financial Institutions and Professional Registration (DIFP) responding to health coverage inquiries from the general public. An employee in this position is responsible for responding to consumers by telephone and in written correspondence and reviewing consumer complaints as to health coverage from both insurance companies and self-insured employer groups, and corresponding with company officials to communicate areas of non-compliance or deficiencies in coverage or claims handling. An employee in this position will be expected to communicate complex insurance concepts and health benefit plan design to the average consumer through one-on-one discussions, written correspondence or through group presentations. The employee may be expected to represent the Department and Division at consumer education activities, seminars, trade shows and other speaking engagements throughout the state.

EXAMPLES OF WORK PERFORMED:

Provides assistance to the general public for health coverage questions and enrollment needs anywhere in the state of Missouri. Assists consumers with individual health plans or group coverage questions, whether self-funded or fully insured. Analyzes and reviews plan information and conveys the information, verbally and in writing, to the consumer/members of the health benefit plan in one-on-one or group settings. Assists with the development of presentations, brochures and other consumer communication materials. Assists with the preparation and implementation of various consumer outreach campaigns and initiatives. Provides assistance and guidance to local public health agencies, community-based organizations, health care providers, advocacy groups and other stakeholders. Develops knowledge of laws and regulations applicable to eligibility for public health assistance programs and/or the availability of charitable services for health services. Develops knowledge and skills in health education and health promotion research through review of professional literature, participation in conferences and continuing education. Exercises independence and initiative in the performance of responsibilities within established policies and procedures; receives close supervision until the requirements of the position are mastered. Performs related duties as assigned or requested.

EXAMPLES OF REQUIRED KNOWLEDGE, SKILLS, AND ABILITIES:

Intermediate knowledge of the various types of health coverage available through the private insurance market or through self-funded health plans. Intermediate knowledge of health insurance terminology and plan design. Introductory knowledge of state and federal laws pertaining to health coverage. Introductory knowledge of health insurance company practices and current marketing trends for health coverage. Introductory knowledge of the regulation of fully insured and/or self-funded health plans. Introductory knowledge of medical terminology and medical billing practices. Ability to obtain and document essential facts clearly and concisely, evaluate information, and make determinations on the basis of established rules and procedures and the ability to communicate verbally and in written correspondence to companies and consumers. Ability to interpret, explain and apply general insurance concepts, specifically those pertaining to health coverage. Ability to communicate (verbally and in written letter) concisely and effectively and to deliver informative individual and group presentations. Ability to travel in the performance of assigned duties.

EXPERIENCE AND TRAINING QUALIFICATIONS:

One or more years of experience in the insurance industry, specifically working with health plans, coverages, claims processing and complaint procedures, including general knowledge of health benefit or insurance terminology, medical terminology and basic knowledge of provider billing practices.

or

a Bachelor's degree from an accredited college or university with a minimum of 15 earned credit hours in Business or Public Administration, Education, Marketing, Communication or Risk Management; and two or more years of professional experience in areas of risk management, health benefit administration, or the marketing or sales of health insurance. (24 earned graduate credit hours from an

accredited college or university in Business or Public Administration, Risk Management, Education, Communication, Marketing or a closely related field may substitute for a maximum of one year of the required professional experience.)

SEND COMPLETED APPLICATION FORM, RESUME AND COPIES OF COLLEGE TRANSCRIPTS TO:

**DIFP - Human Resources
Attn: Health Benefit Advisor I
P.O. Box 690
Jefferson City, MO 65102**

EOE: F/M/V/D